

<i>SERFF Tracking Number:</i>	<i>FDLT-126582051</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Fidelity Security Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>45421</i>
<i>Company Tracking Number:</i>	<i>R-02958</i>		
<i>TOI:</i>	<i>H04 Health - Blanket Accident/Sickness</i>	<i>Sub-TOI:</i>	<i>H04.000 Health - Blanket Accident/Sickness</i>
<i>Product Name:</i>	<i>Blanket Sports Accident - Aggregate Deductible Rider</i>		
<i>Project Name/Number:</i>	<i>Aggregate Deductible Rider/R-02958</i>		

Filing at a Glance

Company: Fidelity Security Life Insurance Company

Product Name: Blanket Sports Accident - SERFF Tr Num: FDLT-126582051 State: Arkansas

Aggregate Deductible Rider

TOI: H04 Health - Blanket Accident/Sickness SERFF Status: Closed-Approved- State Tr Num: 45421
Closed

Sub-TOI: H04.000 Health - Blanket Co Tr Num: R-02958 State Status: Approved-Closed
Accident/Sickness

Filing Type: Form

Authors: Jennifer Glaser, Kelly
Humiston, Teresa Saling, Tara
Wilson

Reviewer(s): Rosalind Minor
Disposition Date: 04/19/2010

Date Submitted: 04/14/2010

Disposition Status: Approved-
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Aggregate Deductible Rider

Project Number: R-02958

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 04/19/2010

Deemer Date:

Submitted By: Tara Wilson

Filing Description:

Fidelity Security Life Insurance Company

NAIC #71870 FEIN #43-0949844

Blanket Group Health

R-02958 Aggregate Deductible Amendment Rider

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments: Missouri our
domicile state was submitted on 4/14/2010.

Market Type: Group

Group Market Size: Small and Large

Group Market Type: Blanket

Explanation for Other Group Market Type:

State Status Changed: 04/19/2010

Created By: Teresa Saling

Corresponding Filing Tracking Number:

<i>SERFF Tracking Number:</i>	<i>FDLT-126582051</i>	<i>State:</i>	<i>Arkansas</i>
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We respectfully submit the above form for your review and approval. This form is new and does not replace any form previously filed or approved by your state. The form will be used with form M-3024AR, previously approved by your Department on September 13, 2000.

The base product provides coverage that is solicited by licensed agents to schools and athletic organizations. The premium for the insurance will be paid by the policyholder.

The Policy form provides for an Individual Deductible. This Rider allows the Policyholder to elect an Aggregate Deductible instead of an Individual Deductible or in addition to the Individual Deductible.

Variable information is indicated by brackets { }. The variables are to be read as though the phrase is in, out, or the choices shown. The variables will not be adjusted to be less favorable than your state allows.

If you have any questions or require additional information, please feel free to telephone me at (800) 648-8624, extension 1276, or Email me at tsaling@fslins.com.

Company and Contact

Filing Contact Information

Teresa Saling, Contract Analyst	tsaling@fslins.com
3130 Broadway	800-648-8624 [Phone] 1276 [Ext]
Kansas City, MO 64111-2406	816-751-6026 [FAX]

Filing Company Information

Fidelity Security Life Insurance Company	CoCode: 71870	State of Domicile: Missouri
3130 Broadway	Group Code: 451	Company Type: Life & Health
Kansas City, MO 64111-2406	Group Name:	State ID Number:
(800) 648-8624 ext. [Phone]	FEIN Number: 43-0949844	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	Yes
Fee Explanation:	
Per Company:	No

SERFF Tracking Number: *FDLT-126582051* *State:* *Arkansas*
Filing Company: *Fidelity Security Life Insurance Company* *State Tracking Number:* *45421*
Company Tracking Number: *R-02958*
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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Fidelity Security Life Insurance Company	\$50.00	04/14/2010	35656846

<i>SERFF Tracking Number:</i>	<i>FDLT-126582051</i>	<i>State:</i>	<i>Arkansas</i>
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	04/19/2010	04/19/2010

<i>SERFF Tracking Number:</i>	<i>FDLT-126582051</i>	<i>State:</i>	<i>Arkansas</i>
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Disposition

Disposition Date: 04/19/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>FDLT-126582051</i>	<i>State:</i>	<i>Arkansas</i>
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Approved-Closed	Yes
Supporting Document	Application	Approved-Closed	Yes
Form	Aggregate Deductible Amendment Rider	Approved-Closed	Yes

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Filing Company: Fidelity Security Life Insurance Company State Tracking Number: 45421

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TOI: H04 Health - Blanket Accident/Sickness Sub-TOI: H04.000 Health - Blanket Accident/Sickness

Product Name: Blanket Sports Accident - Aggregate Deductible Rider

Project Name/Number: Aggregate Deductible Rider/R-02958

Form Schedule

Lead Form Number: R-02958

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed 04/19/2010	R-02958	Policy/Cont ract/Fratern al	Aggregate Deductible Amendment Rider	Initial		50.000	R-02958.pdf
		Certificate: Amendmen t, Insert Page, Endorseme nt or Rider					



FIDELITY SECURITY LIFE INSURANCE COMPANY

3130 Broadway
Kansas City, Missouri 64111-2406
Phone 800-648-8624
A STOCK COMPANY
(Herein Called "the Company")

AGGREGATE DEDUCTIBLE AMENDMENT RIDER

By attachment of this Rider, the {Policy}/{/}{Certificate} is amended by the following:

1. The third paragraph in the **EXCESS ACCIDENT MEDICAL EXPENSE** benefit in **SECTION II – DESCRIPTION OF COVERAGES** section is deleted in its entirety and replaced with the following:

If the Insured incurs Covered Charges for covered Accidental Bodily Injuries suffered in one accident, We will cover the cost of those charges, subject to the {Individual Deductible} {and} {Aggregate Deductible}, and up to the Maximum Benefit Amount. The Deductible and Maximum Benefit Amount are shown in the {Policyholder's Application} {Schedule}. The Covered Charges are deemed incurred on the date on which the treatment is rendered or the service is given.

2. The definition of **Covered Charges** in the **EXCESS ACCIDENT MEDICAL EXPENSE** benefit in **SECTION II - DESCRIPTION OF COVERAGES** section is deleted in its entirety and replaced with the following:

Covered Charges are inpatient and outpatient benefits described below that are prescribed by a Physician and are Medically Necessary:

1. Hospital charge for semi-private room and board;
2. Hospital charge for use of an operating room;
3. Physician and surgeon fees (including oral surgeon);
4. licensed graduate nursing services, and the nurse is not a member of the Insured's Immediate Family;
5. medical appliances, artificial limbs;
6. Emergency ground or air ambulance services. "**Emergency**" means medical circumstances that, if left untreated, would result in the Insured's immediate loss of life or limb;
7. medical or surgical treatment, services, supplies, prescription drugs and any other Medically Necessary service.

Covered Charges are payable at {80% - 100%} of the Reasonable and Customary amount. No benefits are payable for Covered Charges used to satisfy the {Individual Deductible} {or} {Aggregate Deductible}, or that are incurred after the Maximum Benefit Amount or Maximum Benefit Period are exhausted.

3. The definition of **Deductible** in the **EXCESS ACCIDENT MEDICAL EXPENSE** benefit in **SECTION II - DESCRIPTION OF COVERAGES** section is deleted in its entirety and replaced with the following:

Deductible means the {Aggregate Deductible} {and} {Individual Deductible} as shown in the {Policyholder's Application} {Schedule}.

4. The **EXCESS ACCIDENT MEDICAL EXPENSE** benefit in **SECTION II - DESCRIPTION OF COVERAGES** section is amended by adding the following:

{Individual Deductible} means an amount of Covered Charges which must be paid by the Insured or on behalf of the Insured before this Policy will pay benefits. This would include amounts paid under any other policy or service contract for Covered Charges.}

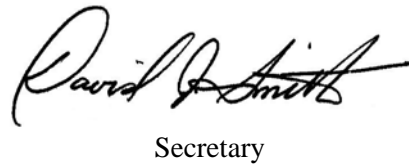
{Aggregate Deductible} means an amount of Covered Charges which must be paid by the Policyholder for all Insureds during a Policy Year before the Policy will pay benefits. {No amounts used to satisfy the Individual Deductible will be used to satisfy the Aggregate Deductible.}

Policy Year means each 12 month period beginning on the Policy Effective Date and ending at 12:01 a.m. of the subsequent year. Each successive Policy Year will begin on the next anniversary of the Policy Effective Date for a 12 month period, and will end at 12:01 a.m. of the subsequent year.}

This Rider takes effect on the {later of the} effective date {of the {Policy}}{/}{Certificate} to which it is attached} {or {Month Day, Year}} {shown in the Certificate Schedule}. This Rider terminates concurrently with the {Policy}}{/}{Certificate} to which it is attached. It is subject to all the definitions, limitations, exclusions and conditions of the {Policy}}{/}{Certificate} except as stated.

FIDELITY SECURITY LIFE INSURANCE COMPANY


President


Secretary

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification Comments: Please see attached. Attachment: R-02958 Readability Certification.pdf	Approved-Closed	04/19/2010

	Item Status:	Status Date:
Bypassed - Item: Application Bypass Reason: Not applicable, filing includes Rider only. Comments:	Approved-Closed	04/19/2010

FIDELITY SECURITY LIFE INSURANCE COMPANY

Kansas City, Missouri

I, AN OFFICER OF Fidelity Security Life, certify that the Flesch reading ease score for policy form(s) _____* meets the minimum requirements of the NAIC Policy Language Model Simplification Act.

In accordance with the NAIC Model Act, certain language has been excepted. Such language includes the following: (a) name and address of Fidelity Security Life Insurance Company; name, number and title of the policy; index page; captions and subcaptions; specifications pages, schedules and tables; (b) all words defined in the policy; and (c) medical terminology, if applicable.

* R-02958

Score

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Martha E. Madden

Vice President and General Counsel

April 14, 2010

Date